

This legislation expands opportunities for Americans to increase their retirement savings, improves workers' long-term financial wellbeing, and builds on the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019.

The purpose of this legislation is to expand automatic enrollment, simplify many retirement plan rules, and strengthen small businesses' ability to offer workplace retirement plans.

Among other things, H.R. 2954 would:

Expand automatic enrollment of workers in employer-sponsored retirement saving plans.

Employees would be automatically enrolled in plans such as 401(k)s and 403(b)s unless they opt out.

The initial automatic enrollment amount is at least 3 percent but no more than 10 percent. And then each year that amount is increased by 1 percent until it reaches 10 percent.

The age at which seniors must take required minimum distributions (RMDs) from their retirement savings accounts would be raised from 72 to 73. The bill subsequently would raise the age to 74 starting in 2029 and to 75 starting in 2032.

Reduce the penalty for failure to take RMDs to 25 percent from 50 percent. If this failure is corrected in a timely manner, as defined by the bill, the penalty would be further reduced to 10 percent.

Increase the limits on so-called catch-up contributions for employees ages 62 to 64. In 2021, these workers were allowed to contribute up to \$6,500 to their retirement savings plans beyond the otherwise applicable limits. This bill would increase that amount to \$10,000 and index it to inflation.

The catch-up contribution limit for individual retirement accounts would be indexed to inflation. Currently, savers ages 50 and up may contribute an additional \$1,000 annually to their IRAs, but that limit isn't indexed to inflation.

Allow employers to match a worker's student loan payment by making an equivalent contribution to that worker's retirement savings plan.

This provision is intended to help workers who can't afford to save for retirement because of high student-loan debt, which causes them to miss out on their employers' matching contributions to retirement savings plans.

Today's workplace is more generationally diverse than ever.

Older employees are working longer, and millennials make up roughly a third of the American workforce. This bill helps both older and younger workers.

For younger workers, this can help jump start the saving process earlier by making employer matches available for those who are also paying off student loans.

For older workers nearing retirement, they would have more time to save, due to the increased catch-up contribution limits and delayed required minimum distributions (RMD).

By automatically enrolling every working person in a plan, with the option to opt out, we begin to solve the biggest reasons people don't save for retirement.

According to the U.S. Census Bureau, the three biggest reasons people do not save for retirement are: not having a plan at work (74 percent of non-savers), being self-employed (14 percent) and not being included in a workplace plan (12 percent).

These proposed changes are beneficial to Americans of all ages, helping them reach

their savings goals and provide more flexibility upon retirement.

Though there are many paths to retirement, it's critical to be financially prepared, especially as people are living longer.

For these reasons, I ask my colleagues to join me in voting for H.R. 2954 because we need to ensure that every American can benefit from the best retirement plan for them.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Massachusetts (Mr. NEAL) that the House suspend the rules and pass the bill, H.R. 2954, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. ALLEN. Madam Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this motion are postponed.

□ 1715

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

Motions to suspend the rules and pass the following bills:

H.R. 6865;

H.R. 2954;

S. 2629;

H.R. 3359; and

H.R. 4738.

The first electronic vote will be conducted as a 15-minute vote. Pursuant to clause 9 of rule XX, remaining electronic votes will be conducted as 5-minute votes.

#### DON YOUNG COAST GUARD AUTHORIZATION ACT OF 2022

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 6865) to authorize appropriations for the Coast Guard, and for other purposes, as amended, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Oregon (Mr. DEFazio) that the House suspend the rules and pass the bill, as amended.

The vote was taken by electronic device, and there were—yeas 378, nays 46, not voting 7, as follows:

[Roll No. 85]

YEAS—378

Adams  
Aderholt  
Aguilar  
Allen  
Allred

Amodei  
Armstrong  
Arrington  
Axne  
Bacon

Baird  
Balderson  
Banks  
Barr  
Barragán

Bass  
Beatty  
Bentz  
Bera  
Bergman  
Beyer  
Bice (OK)  
Bilirakis  
Bishop (GA)  
Blumenauer  
Blunt Rochester  
Bonamici  
Bost  
Bourdeaux  
Bowman  
Boyle, Brendan F.  
Brady  
Brown (MD)  
Brown (OH)  
Brownley  
Buchanan  
Buchanan  
Budd  
Bush  
Butterfield  
Calvert  
Carbajal  
Cárdenas  
Carey  
Carl  
Carson  
Carter (GA)  
Carter (LA)  
Carter (TX)  
Cartwright  
Case  
Casten  
Castor (FL)  
Castro (TX)  
Cawthorn  
Chabot  
Cheney  
Cherfilus-  
McCormick  
Chu  
Cicilline  
Clark (MA)  
Clarke (NY)  
Cleaver  
Clyburn  
Cohen  
Cole  
Comer  
Connolly  
Cooper  
Correa  
Costa  
Courtney  
Craig  
Crawford  
Crenshaw  
Crist  
Crow  
Cuellar  
Curtis  
Davids (KS)  
Davis, Danny K.  
Davis, Rodney  
Dean  
DeFazio  
DeGette  
DeLauro  
DelBene  
Delgado  
Demings  
DeSaulnier  
DesJarlais  
Deutch  
Dingell  
Doggett  
Doyle, Michael F.  
Duncan  
Dunn  
Ellzey  
Emmer  
Escobar  
Eshoo  
Espallat  
Evans  
Fallon  
Feenstra  
Ferguson  
Fischbach  
Fitzgerald  
Fitzpatrick  
Fleischmann  
Fletcher

Foster  
Fox  
Frankel, Lois  
Franklin, C.  
Scott  
Gallagher  
Gallego  
Garamendi  
Garbarino  
Garcia (CA)  
Garcia (IL)  
Garcia (TX)  
Gibbs  
Gimenez  
Golden  
Gomez  
Gonzales, Tony  
Gonzalez (OH)  
Gonzalez,  
Vicente  
Gooden (TX)  
Gottheimer  
Granger  
Graves (LA)  
Graves (MO)  
Green (TN)  
Green, Al (TX)  
Griffith  
Grijalva  
Grothman  
Guest  
Guthrie  
Harder (CA)  
Harris  
Harshbarger  
Hartzler  
Hayes  
Herrell  
Herrera Beutler  
Higgins (NY)  
Hill  
Hinson  
Hollingsworth  
Horsford  
Houlihan  
Hoyer  
Hudson  
Huizenga  
Issa  
Jackson  
Jackson Lee  
Jacobs (CA)  
Jacobs (NY)  
Jayapal  
Jeffries  
Johnson (GA)  
Johnson (LA)  
Johnson (OH)  
Johnson (SD)  
Johnson (TX)  
Jones  
Joyce (OH)  
Joyce (PA)  
Kahale  
Kaptur  
Katko  
Keating  
Keller  
Kelly (IL)  
Kelly (MS)  
Kelly (PA)  
Khanna  
Kildee  
Kilmer  
Kim (CA)  
Kim (NJ)  
Kind  
Kirkpatrick  
Krishnamoorthi  
Kuster  
Kustoff  
LaHood  
LaMalfa  
Lamb  
Langevin  
Larsen (WA)  
Larson (CT)  
Latta  
LaTurner  
Lawrence  
Lawson (FL)  
Lee (CA)  
Lee (NV)  
Leger Fernandez  
Lesko  
Letlow  
Levin (CA)  
Levin (MI)  
Lieu

Lofgren  
Long  
Lowenthal  
Lucas  
Luetkemeyer  
Luria  
Lynch  
Mace  
Malinowski  
Malliotakis  
Maloney,  
Carolyn B.  
Maloney, Sean  
Mann  
Manning  
Matsui  
McBath  
McCarthy  
McCaul  
McClain  
McCollum  
McEachin  
McGovern  
McHenry  
McKinley  
McNerney  
Meeks  
Meijer  
Meng  
Meuser  
Mfume  
Miller (IL)  
Miller (WV)  
Miller-Meeks  
Moolenaar  
Mooney  
Moore (UT)  
Moore (WI)  
Morelle  
Moulton  
Mrvan  
Mullin  
Murphy (FL)  
Murphy (NC)  
Nadler  
Napolitano  
Neal  
Neguse  
Nehls  
Newhouse  
Newman  
Norcross  
O'Halleran  
Obernolte  
Ocasio-Cortez  
Omar  
Owens  
Palazzo  
Pallone  
Panetta  
Pappas  
Pascrell  
Payne  
Pence  
Perlmutter  
Peters  
Phillips  
Pingree  
Pocan  
Porter  
Posey  
Pressley  
Price (NC)  
Quigley  
Raskin  
Reed  
Reschenthaler  
Rodgers (WA)  
Rogers (AL)  
Rogers (KY)  
Rose  
Ross  
Rouzer  
Roybal-Allard  
Ruiz  
Ruppersberger  
Rush  
Rutherford  
Ryan  
Salazar  
Sánchez  
Sarbanes  
Scalise  
Scanlon  
Schakowsky  
Schiff  
Schneider  
Schrader  
Schrier

Scott (VA) Stewart  
 Scott, Austin Strickland  
 Scott, David Suozzi  
 Sewell Swalwell  
 Sherman Takano  
 Sherrill Tenney  
 Simpson Thompson (CA)  
 Sires Thompson (MS)  
 Slotkin Thompson (PA)  
 Smith (MO) Tiffany  
 Smith (NE) Timmons  
 Smith (NJ) Titus  
 Smith (WA) Tlaib  
 Smucker Tonko  
 Soto Torres (NY)  
 Spanberger Trahan  
 Spartz Trone  
 Speier Turner  
 Stansbury Underwood  
 Stanton Upton  
 Stauber Valadao  
 Steel Van Drew  
 Stefanik Vargas  
 Steil Veasey  
 Stevens Vela

## NAYS—46

Auchincloss Fulcher  
 Babin Gaetz  
 Biggs Gohmert  
 Bishop (NC) Good (VA)  
 Boebert Gosar  
 Brooks Greene (GA)  
 Buck Hern  
 Burchett Hice (GA)  
 Burgess Higgins (LA)  
 Cammack Himes  
 Cline Jordan  
 Cloud Lamborn  
 Clyde Loudermilk  
 Davidson Massie  
 Donalds Mast  
 Estes Moore (AL)

## NOT VOTING—7

Bustos Huffman  
 Diaz-Balart Kinzinger  
 Fortenberry McClintock

## □ 1749

Messrs. BURGESS, JORDAN, BURCHETT, Ms. VAN DUYNE, Messrs. FULCHER and RICE of South Carolina changed their vote from “yea” to “nay.”

Messrs. STEWART and PALAZZO changed their vote from “nay” to “yea.”

So (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

## MEMBERS RECORDED PURSUANT TO HOUSE RESOLUTION 8, 117TH CONGRESS

Bilirakis Jackson (Fallon)  
 (Fleischmann) Johnson (TX)  
 Bowman (Meng) (Jeffries)  
 Buchanan Joyce (OH)  
 (Waltz) (Garbarino)  
 Cawthorn Kahele (Mrvan)  
 (Fallon) Lawson (FL)  
 Crist (Wasserman)  
 (Wasserman) Schultz  
 DeGette (Blunt) Luetkemeyer  
 (Rochester) (Meuser)  
 Evans (Mfume) Moulton (Beyer)  
 Gosar (Gaetz) Roybal-Allard  
 Harder (CA) (Wasserman)  
 (Gomez) Schultz  
 Rush (Jeffries)

## SECURING A STRONG RETIREMENT ACT OF 2022

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 2954) to increase retirement

savings, simplify and clarify retirement plan rules, and for other purposes, as amended, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Massachusetts (Mr. NEAL) that the House suspend the rules and pass the bill, as amended.

The vote was taken by electronic device, and there were—yeas 414, nays 5, not voting 12, as follows:

[Roll No. 86]

## YEAS—414

Adams Correa  
 Aderholt Costa  
 Aguilera Courtney  
 Allen Craig  
 Allred Crawford  
 Amodei Crist  
 Armstrong Crow  
 Arrington Cuellar  
 Auchincloss Curtis  
 Axne Davids (KS)  
 Babin Davidson  
 Bacon Herrera Beutler  
 Baird Davis, Rodney  
 Balderson Dean  
 Banks DeFazio  
 Barr DeGette  
 Barragán DeLauro  
 Bass DelBene  
 Beatty Delgado  
 Bera Demings  
 Bergman DeSaunier  
 Beyer DesJarlais  
 Bice (OK) Deutch  
 Bilirakis Diaz-Balart  
 Bishop (GA) Dingell  
 Blumenauer Doggett  
 Blunt Rochester Donalds  
 Boebert Doyle, Michael  
 Bonamici F.  
 Bost Duncan  
 Bourdeaux Dunn  
 Bowman Ellzey  
 Boyle, Brendan Emmer  
 F. Escobar  
 Brady Eshoo  
 Brooks Espallat  
 Brown (MD) Estes  
 Brown (OH) Evans  
 Brownley Fallon  
 Buchanan Feenstra  
 Buck Ferguson  
 Bucshon Fischbach  
 Budd Fitzgerald  
 Burchett Fitzpatrick  
 Burgess Fleischmann  
 Bush Fletcher  
 Butterfield Foster  
 Cammack Foxx  
 Carbajal Frankel, Lois  
 Cárdenas Franklin, C.  
 Carey Scott  
 Carl Fulcher  
 Carson Kim (CA)  
 Carter (GA) Kim (NJ)  
 Carter (LA) Kind  
 Carter (TX) Kirkpatrick  
 Cartwright Krishnamoorthi  
 Case Kuster  
 Casten Kustoff  
 Castor (FL) LaHood  
 Castro (TX) LaMalfa  
 Gibbs Lamb  
 Gimenez Lamborn  
 Gohmert Langevin  
 Golden Larsen (WA)  
 Gomez Larson (CT)  
 Gonzales, Tony Latta  
 Gonzalez (OH) LaTurner  
 Gonzalez Lawrence  
 Vicente Lawson (FL)  
 Good (VA) Lee (CA)  
 Gooden (TX) Lee (NV)  
 Gosar Leger Fernandez  
 Granger Lesko  
 Graves (LA) Letlow  
 Graves (MO) Levin (CA)  
 Green (TN) Levin (MI)  
 Green, Al (TX) Lieu  
 Greene (GA) Lofgren  
 Griffith Long

Loudermilk Panetta  
 Lowenthal Pappas  
 Lucas Pascrell  
 Luetkemeyer Payne  
 Luria Pence  
 Lynch Perlmutter  
 Mace Perry  
 Malinowski Peters  
 Malliotakis Pfluger  
 Maloney, Carolyn B. Phillips  
 Maloney, Sean Pingree  
 Mann Pocan  
 Manning Porter  
 Mast Posey  
 Matsui Pressley  
 McBeth Price (NC)  
 McCarthy Quigley  
 McCaul Raskin  
 McClain Reed  
 McCollum Reschenthaler  
 McEachin Rice (NY)  
 McGovern Rice (SC)  
 McHenry Rodgers (WA)  
 McKinley Rogers (AL)  
 McNeerney Rogers (KY)  
 Meeks Rose  
 Meijer Rosendale  
 Meng Ross  
 Meuser Rouzer  
 Mfume Roybal-Allard  
 Miller (IL) Ruiz  
 Miller (WV) Ruppertsberger  
 Miller-Meeks Rush  
 Moolenaar Rutherford  
 Mooney Ryan  
 Moore (AL) Salazar  
 Moore (UT) Sánchez  
 Moore (WI) Sarbanes  
 Morelle Scalise  
 Moulton Scanlon  
 Mrvan Schakowsky  
 Mullin Schiff  
 Murphy (FL) Schneider  
 Murphy (NC) Schrader  
 Nadler Schrier  
 Napolitano Schweikert  
 Neal Scott (VA)  
 Neguse Scott, Austin  
 Nehls Scott, David  
 Newhouse Sessions  
 Newman Sewell  
 Norcross Sherman  
 Norman Sherrill  
 O'Halleran Simpson  
 Obernolte Sires  
 Ocasio-Cortez Slotkin  
 Omar Smith (MO)  
 Owens Smith (NE)  
 Palazzo Smith (NJ)  
 Pallone Smith (WA)  
 Palmer Smucker  
 Soto Soto

## NAYS—5

Biggs Massie  
 Bishop (NC) McClintock Roy

## NOT VOTING—12

Bentz Crenshaw  
 Bustos Fortenberry  
 Calvert Gottheimer  
 Cheney Khanna Turner

## □ 1757

So (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. CHENEY. Madam Speaker, I was unavoidably detained. Had I been present, I would have voted “Yea” on rollcall No. 86.

Mr. GOTTHEIMER. Madam Speaker, I was unavoidably detained. Had I been present, I would have voted “yea” on rollcall No. 86.

## MEMBERS RECORDED PURSUANT TO HOUSE RESOLUTION 8, 117TH CONGRESS

Bilirakis Buchanan  
 (Fleischmann) (Waltz)  
 Bowman (Meng) Cawthorn  
 (Fallon)

Crist  
 (Wasserman)  
 Schultz